

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

---

Case No.: 17-11622-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ernest M Howard  
21 Morning Glory Court  
Egg Harbor Township, NJ 08234

Social Security No.:

xxx-xx-4759

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 5/19/17.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: May 19, 2017

JAN: cmf

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ernest M Howard  
 Debtor

Case No. 17-11622-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 148

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: May 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2017.

db +Ernest M Howard, 21 Morning Glory Court, Egg Harbor Township, NJ 08234-5972  
 cr +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid P.L.,  
 6409 Congress Ave., Boca Raton, FL 33487-2853  
 516613763 +Apex Asset Management, 2501 Oregon Pike Ste. 120, Lancaster, PA 17601-4890  
 516613764 Atlantic City MUA, 1151 N Main St., Atlantic City, NJ 08401  
 516613765 +Atlantic City Sewer, 1200 Atlantic Ave # 300, Atlantic City, NJ 08401-7327  
 516613766 +Atlantic City Tax Collector, 6201 Atlantic Ave., Atlantic City, NJ 08406-2734  
 516613768 +++BAYFRONT OF EMERGENCY PHYSICIANS, 100 MEDICAL CENTER WAY, SOMERS POINT NJ 08244-2300  
 (address filed with court: Bayfront of Emergency Physicians, 1 E New York Ave.,  
 Somers Point, NJ 08244)  
 516613770 +BSI Financial Services, PO Box 517, Titusville, PA 16354-0517  
 516613771 +Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407  
 516632818 +Deutsche Bank National Trust Company, ROBERTSON, ANSCHUTZ & SCHNEID, P.L.,  
 6409 Congress Ave, Suite # 100, Boca Raton Fl. 33487-2853  
 516613776 +Egg Harbor Township MUA, 3515 Bargaintown Rd., Egg Harbor Township, NJ 08234-8321  
 516613777 +Egg Harbor Twp. Tax Collector, 3515 Bargaintown Rd., Egg Harbor Township, NJ 08234-8317  
 516613779 +Gary C. Zeitz, Esquire, 1101 Laurel Oak Road, Ste. 170, Voorhees, NJ 08043-4381  
 516613780 +Gary C. Zeitz, LLC, 1101 Laurel Oak Rd., Ste. 170, Voorhees, NJ 08043-4381  
 516613781 +Jersey Shore Ambulatory Surgery, 405 Bethel Rd., Somers Point, NJ 08244-2186  
 516623899 +McCormick 106, LLC, c/o Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205,  
 Mount Laurel, NJ 08054-2200  
 516613782 +Millville Tax Collector, P.O. Box 609, Millville, NJ 08332-0609  
 516613783 +Milstead & Assoc., LLC, 1 E. Stow Rd., Marlton, NJ 08053-3118  
 516613784 +Nationstar Mortgage, PO Box 619063, Dallas, TX 75261-9063  
 516635156 +Nationstar Mortgage LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200,  
 P.O. Box 17933, San Diego, CA 92177-7921  
 516613788 +Nationstar Mortgage LLC as servicer, Stern Lavinthal & Frankenberg, LLC,  
 105 Eisenhower Pkwy #302, Roseland, NJ 07068-1640  
 516701198 PCII REO LLC, Gary C. Zeitz, LLC, 1101 Laurel Creek Road, Suite 170, Voorhees, NJ 08043  
 516613786 +RAS Cintron Law Offices, 130 Clinton Rd., Ste. 202, Fairfield, NJ 07004-2927  
 516613787 +Shore Orthopaedic, 1322 Rte 72, Manahawkin, NJ 08050-2489  
 516705251 +THE BANK OF NEW YORK MELLON, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096  
 516638134 The Bank of New York Mellon, KML Law Group PC, Sentry Office Plaza,  
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108  
 516659647 +The Bank of New York Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516741070 +The Bank of NewYork Mellon, Trustee(See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516613789 +++US BANK CUST PRO CAP, II, 50 S 16TH ST STE 1960, PHILADELPHIA PA 19102-2517  
 (address filed with court: US Bank Cust Pro Cap, II, 50 S. 16th St. Ste. 1950,  
 Philadelphia, PA 19102)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 19 2017 23:14:41 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov May 19 2017 23:14:37 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516626305 +EDI: AISACG.COM May 19 2017 22:58:00 BMW Bank of North America,  
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028  
 516613769 EDI: BMW.COM May 19 2017 22:58:00 BMW Financial Services, PO Box 3608, Dublin, OH 43016  
 516613767 +EDI: BANKAMER.COM May 19 2017 22:48:00 Bank of America, PO Box 31785,  
 Tampa, FL 33631-3785  
 516613772 +EDI: CAPITALONE.COM May 19 2017 22:48:00 Capital One Bank USA, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 516660531 +E-mail/Text: sherri.ball@millvillenj.gov May 19 2017 23:14:39 City of Millville,  
 12 S. High Street, Millville, NJ 08332-4244  
 516613774 +E-mail/Text: csdlclientseervices@cboflanc.com May 19 2017 23:15:21  
 Credit Bureau of Lancaster County, Inc., 218 W. Orange St., Lancaster, PA 17603-3746  
 516613775 +EDI: RCSFNBMARIN.COM May 19 2017 22:58:00 Credit One Bank, PO Box 98872,  
 Las Vegas, NV 89193-8872  
 516613778 +E-mail/Text: bankruptcy@fult.com May 19 2017 23:15:56 Fulton Bank of New Jersey,  
 533 Fellowship Road, Suite 250, Mount Laurel, NJ 08054-3411  
 516736389 EDI: RESURGENT.COM May 19 2017 22:58:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 516613785 +Fax: 407-737-5634 May 19 2017 23:25:16 Ocwen Loan Servicing, 1661 Worthington Rd.,  
 West Palm Beach, FL 33409-6493  
 516657773 +EDI: RMSC.COM May 19 2017 22:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 13

District/off: 0312-1

User: admin  
Form ID: 148

Page 2 of 2  
Total Noticed: 42

Date Rcvd: May 19, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +McCormick 106, LLC, c/o Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205,  
Mount Laurel, NJ 08054-2200  
516613790\* +++US BANK CUST PRO CAP, II LLC, 50 S 16TH ST STE 1960, PHILADELPHIA PA 19102-2517  
(address filed with court: US Bank Cust Pro Cap, II LLC, 50 S. 16th St. Ste. 1950,  
Philadelphia, PA 19102)  
516613773 ##+Commercial Acceptance Co., 2 W. Main St., Camp Hill, PA 17011-6326

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 21, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2017 at the address(es) listed below:

Bruno Bellucci, III on behalf of Debtor Ernest M Howard jkearney@belluccilaw.net,  
bbellucci@belluccilaw.net, jrosati@belluccilaw.net, kpalermo@belluccilaw.net  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificate holders of the CWALT, Inc., Alternative Loan Trust 2006-OA10  
Mortgage Pass-Through Certificates, Series 2006-OA10 dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
Jason Brett Schwartz on behalf of Creditor BMW Bank of North America  
jschwartz@mesterschwartz.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC as servicer for THE  
BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank, N.A. as Trustee for  
Structured Asset Mortgage Investments II Trust 2006-AR3 Mortgage Pass cmecf@sternlav.com  
Justin Plean on behalf of Creditor Deutsche Bank National Trust Company jplean@rasflaw.com,  
bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Kyle Francis Eingorn on behalf of Creditor McCormick 106, LLC keingorn@dbblegal.com  
Linda S. Fossi on behalf of Creditor PC II REO LLC lfossi@zeitzlawfirm.com,  
gzeitz@zeitzlawfirm.com; cdillon@zeitzlawfirm.com; rzeitz@zeitzlawfirm.com  
Michael E. Brown on behalf of Creditor McCormick 106, LLC mbrown@dbblegal.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11